

Fill in this information to identify the case:

Debtor 1 Valinda Ward

Debtor 2 aka Valinda Kay Ward
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Texas

Case number 15-30049

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: SRP 2013-1 LLCCourt claim no. (if known): 9

Last 4 digits of any number you use to identify the debtor's account: 9 8 9 1

Date of payment change:
Must be at least 21 days after date of this notice 10/01/2018

New total payment: \$ 586.62
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 12.625 _____ %

New interest rate: 13.125 _____ %

Current principal and interest payment: \$ 535.74New principal and interest payment: \$ 551.43**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Valinda Ward

Debtor 1

First Name

Middle Name

Last Name

Case number (if known) 15-30049**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Angela Kristen Viale

Signature

Date 09/04/2018

Print:

Angela

Kristen

Viale

First Name

Middle Name

Last Name

Title Bankruptcy Asset Manager

Company

SN Servicing Corporation

Address

323 5th Street

Number

Street

Eureka

CA

95501

City

State

ZIP Code

Contact phone

800-603-0836

Email bknotices@sns.com



EUREKA CA 95501

(800) 603-0836
Para Español, Ext. 2660, 2643 o 2772
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS #5985
Branch Office NMLS #9785

VALINDA WARD
27106 SEAHORSE LN
MAGNOLIA TX 77355

August 9, 2018

RE: [REDACTED]

Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

Changes to Your Mortgage Interest Rate and Payments on September 1, 2018

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on September 1, 2018, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 6 months for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	12.625%	13.125%
Total Monthly Payment	\$570.93	\$586.62 (due October 1, 2018)

IMPORTANT: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the 1st B.Day-6 Mo WSJ LIBOR and your margin is 10.65%. The 1st B.Day-6 Mo WSJ LIBOR index is published Monthly in The Wall Street Journal. The index rate plus margin will be rounded to the nearest 0.125%.

Rate Limits: Your rate cannot go higher than 17.25%, or lower than 10.25% over the life of the loan. Your rate can increase every 6 months by no more than 1.00%. Your rate can decrease every 6 months by no more than 1.00%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. These amounts are based on the 1st B.Day-6 Mo WSJ LIBOR index, your margin, your loan balance of \$43,301.28, and your remaining loan term of 180 months.

Prepayment Penalty: None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Angela Viale
Title: Asset Manager
Toll Free Number: (800) 603-0836, ext: 2685

Kristin Zilberstein, Esq. (SBN: 200041)
Jennifer Bergh, Esq. (SBN: 305219)
Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)
LAW OFFICES OF MICHELLE GHIDOTTI
1920 Old Tustin Ave.
Santa Ana, CA 92705
Ph: (949) 427-2010
Fax: (949) 427-2732
kzilberstein@ghidottilaw.com

Authorized Agent for Creditor
SRP 2013-1 LLC

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS – HOUSTON DIVISION

In Re:)	CASE NO.: 15-30049
)	
Valinda Ward,)	CHAPTER 13
)	
Debtors.)	CERTIFICATE OF SERVICE
)	
)	
)	
)	
)	
)	
)	

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Avenue, Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would

be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On September 4, 2018 I served the following documents described as:

• **NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor Valinda Ward 27106 Seahorse Lane Magnolia, TX 77355 Trustee William E. Heitkamp Office of Chapter 13 Trustee 9821 Katy Freeway Ste 590 Houston, TX 77024	Debtor's Counsel Reese W Baker Baker & Associates 950 Echo Lane Suite 200 Houston, TX 77024 U.S. Trustee Office of the US Trustee 515 Rusk Ave Ste 3516 Houston, TX 77002
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xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on September 4, 2018 at Santa Ana, California

/s / Lauren Simonton
Lauren Simonton